

Certificate Number: 12459-MOW-CC-009979747

CERTIFICATE OF COUNSELING

I CERTIFY that on February 20, 2010, at 7:00 o'clock AM PDT,

Joyce Armstrong received from

Abacus Credit Counseling,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Western District of Missouri, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

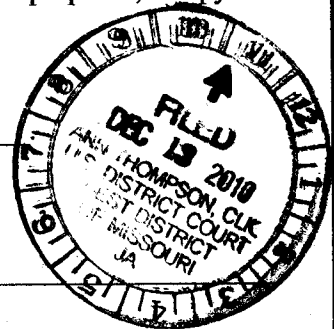
This counseling session was conducted by internet

Date: February 20, 2010

By /s/Laura M Ahart

Name Laura M Ahart

Title Credit Counselor



* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

10-46505-abf7